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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Brandy	
	First name	First name
Write the name that is on your government-issued	_ R	
picture identification (for	Middle name	Middle name
example, your driver's	Merrifield	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last	First name	First name
8 years	riistriano	Tistiane
o youro	Middle name	Middle name
Include your married or		
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 2983	xxx - xx-
of your Social	XXX - XX	
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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Debtor 1 Br		R Merrifield	Case number (if known)
FIR	st Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and En	ny business names nd Employer entification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbe	ers (EIN) you sed in the last	Business name	Business name
8 years		Business name	Business name
	rade names and usiness as names	EIN	EIN
		EIN	EIN
5. Where	you live		If Debtor 2 lives at a different address:
		8202 S Chappel	Number Street
		Number Street Apt 2	Number Street
		740.2	_
		Chicago Illinois 60617	77.0.4
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		notices to you at this maining address.	ti ilo mailing additess.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6. Why yo	ou are ng this district	Check one:	Check one:
	or bankruptcy	Over the last 180 days before filing this petition, I had lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 14	408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debte	or 1 Brandy	R	Merrifield		Case number (if kno	wn)		
	First Name	Middle Name	Last Name					
Part :	Tell the Court Abo	ut Your Bankrupto	y Case					
B a	he chapter of the ankruptcy Code you re choosing to file nder		rief description of each, see a 2010)). Also, go to the top of				dividuals Filing for	
8. H	ow you will pay the ee	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).</li> <li>☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>						
b	ave you filed for ankruptcy within the st 8 years?	No.  ✓ Yes. District  District  District	Northern District of Illinois	When When When	9/21/2009 MM / DD / YYYY MM / DD / YYYY	Case number	09-34862	
ca be sp fil ye pa	re any bankruptcy ases pending or eing filed by a bouse who is not ling this case with bu, or by a business artner, or by an ffiliate?	Ves. Debtor District Debtor District District		When When	MM / DD / YYYY	Relationship to Case number, if Relationship to Case number, if	f known	
	o you rent your esidence?	✓ No. G	2.  andlord obtained an eviction so to line 12.  ill out <i>Initial Statement About</i> his bankruptcy petition.					

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R Merrifield Debtor 1 Brandy Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Brandy R Merrifield Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Brandy First Name	R Middle Name	Merrifield Cast Name	ase number (if known)	
	estions for Reporting Purpose	S		
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily	Il primarily for a personal, f If business debts? Busines Investment or through the	tumer debts are defined in 11 U.S.C. § family, or household purpose."  Ses debts are debts that you incurred to operation of the business or investment of the debts or business debts.	o obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.	r 7. Do you estimate that afte	er any exempt property is excluded and a ribute to unsecured creditors?	dministrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,0	0
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million \$1,000,000,001 100 million \$10,000,000,000	1-\$10 billion 01-\$50 billion
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000  ■ \$50,001-\$100,000  ■ \$100,001-\$500,000  ■ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million \$1,000,000,001 100 million \$10,000,000,000	1-\$10 billion 01-\$50 billion
Part 7: Sign Below	11		of and a state of a self-constant and the	
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me ar out this document, I have obta I request relief in accordance w I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,  /s/ Brandy Merrifield	hapter 7, I am aware that I I understand the relief available and I did not pay or agree to ined and read the notice re with the chapter of title 11, atement, concealing prope case can result in fines up 1519, and 3571.	United States Code, specified in this party, or obtaining money or property by to \$250,000, or imprisonment for up	er 7, 11,12, or 13 se to proceed to help me fill petition.
	Signature of Debtor 1  Executed on 8/23/2017	-	Signature of Debtor 2  Executed on	_
		D / YYYY	MM / DD / YYYY	_

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Debtor 1 Brandy	R	Merrifield	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	nder Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Angie Harb		Date _	8/23/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Angie Harb			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Brandy	R	Merrifield				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	,			
United States Bankruptcy Court for the: Northern District of Illinois							
(State)							
(If known)	-						

	Check if	this	is	an
_	amende	d filii	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,875.00
1c. Copy line 63, Total of all property on Schedule A/B	\$16,875.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$19,429.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$16,256.00
Your total liabilitie	\$35,685.00
Part 8: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,332.95

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Deb	tor 1 Brandy	R	Merrifield	Case number (if known)							
	First Name	Middle Name	Last Name	1_							
Part	Answer These Qu	estions for Administrat	ive and Statistical Record	IS							
6. <b>A</b>	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?								
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7. <b>W</b>	hat kind of debt do you h	ave?									
Ŀ			mer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal,							
			·		1 9						
L		marily consumer debts. You ith your other schedules.	u have nothing to report on this	s part of the form. Check this box and s	ubmit						
		our Current Monthly Incom Form 122B Line 11; <b>OR</b> , Fo	e: Copy your total current mont orm 122C-1 Line 14.	hly income from Official	\$4,633.67						
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule E	E/F:							
	From Part 4 on Schedule	E/F, copy the following:		Total claim							
				\$0.00							
	9a. Domestic support obli	gations (Copy line 6a.)		<del>Ψ0.00</del>							
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00							
	9c. Claims for death or pe	rsonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00							
	Od Student leans (Cany	\$8,799.00									
	9d. Student loans. (Copy	iirie 61.)	<u> </u>								
	9e. Obligations arising out priority claims. (Copy line 6		r divorce that you did not report	as \$0.00							
	priority ordinio. (OOD) line	~ <del>y</del> ·/	\$0.00								
	9f. Debts to pension or pr	f. Debts to pension or profit-sharing plans, and other si		φυ.υυ							

\$8,799.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	o identify your o	ase:					
Debtor 1	Brandy		R		Merrifield			
Debtor I	First Na		Middle N	lame	Last Name			
Debtor 2 (Spouse, if f	iling) First Na	ame	Middle N	lame	Last Name			
	- 11131140			ane	District of Illinois			
	·	cy Court for the:	Northern		(State)			
Case nun (If known)	nber							
Officia	al Form	106 \ /B						Check if this is an
								amended filing
Sche	dule A/	B: Prope	erty					12/
category responsib write you	where you thi le for supplying r name and ca	ink it fits best. I ng correct infor ase number (if I	Be as complete a mation. If more s known). Answer e	nd acc pace is very qu	esset only once. If an asset fits in more curate as possible. If two married peop s needed, attach a separate sheet to t uestion.  Other Real Estate You Own or Ha	le are his for	filing together, both a m. On the top of any	are equally
<u> </u>					residence, building, land, or similar pr			
<b>√</b>	No. Go to Pa		•	,	,			
Ħ	Yes. Where is	the property?						
				<u>Wh</u> at	is the property? Check all that apply.			claims or exemptions. Put
1.1	Street addres	s, if available, or	other description		ingle-family home	the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert		
		.,, .	,		Suplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
					Anufactured or mobile home	•	entire property?	portion you own?
		O: :		Ħ٠	and	-		
	Number	Street			nvestment property		Describe the nature on terest (such as fee s	
	City	Zip Code	_ Timeshare Other			the entireties, or a life estate), if known.		
	·		·		has an interest in the property? Check	:	Check if this is co	ommunity property
				one.	ebtor 1 only		_	
					ebtor 2 only			
					ebtor 1 and Debtor 2 only			
					t least one of the debtors and another			
					r information you wish to add about th erty identification number:	is item	ı, such as local	
If you	own or have i	more than one, I	ist here:	p p	· · · · · · · · · · · · · · · · · · ·			
					is the property? Check all that apply.			claims or exemptions. Put ured claims on Schedule D:
1.2	Street addres	s, if available, or	other description		ingle-family home Juplex or multi-unit building			aims Secured by Property.
				ш	condominium or cooperative		Current value of the	Current value of the
					Ianufactured or mobile home		entire property?	portion you own?
	Number	Street			and			f
	Number	Olieet		ш	nvestment property	i	Describe the nature on terest (such as fee see see see see see see see see se	simple, tenancy by
	City	State	Zip Code		imeshare Other	1	he entireties, or a life	e estate), if known.
				Who one.	has an interest in the property? Check	: 	Check if this is co (see instructions)	ommunity property
					ebtor 1 only			
					ebtor 2 only			
					lebtor 1 and Debtor 2 only  It least one of the debtors and another			
				ш		vic ita-	n such as local	
					r information you wish to add about th erty identification number:	us item	ı, sucri as local	

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Debtor 1		R	Merrifield	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3Stree	et address, if available, or ot		What is the property? Check all that ap Single-family home  Duplex or multi-unit building	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Condominium or cooperative  Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		, [ [ [ [	Who has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and anot		Check if this is co (see instructions)	mmunity property
			Other information you wish to add ab property identification number:	out this item,	such as local	
you ha	the dollar value of the pove attached for Part 1. Wr	ite that number h	all of your entries from Part 1, includere.	ing any entrie	s for pages	
<b>Do you ow</b> you own th	rn, lease, or have legal or nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	•	-	
		Nissan	\\(\text{\tint{\text{\ti}\text{\ti}}\\ \text{\text{\text{\text{\text{\text{\text{\text{\tex{\tex	orte de Clara el c	De wet deduct consumed	alaima au arramatiana Dut
3.1	Make Model: Year:	Nissan Rogue 2015	Who has an interest in the prope one.  Debtor 1 only	rty? Cneck	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information:  2015 Nissan Rogue	22000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$15075.00	Current value of the portion you own? \$15075.00
			Check if this is community prinstructions)	roperty (see		
3.2	Make Model: Year:		Who has an interest in the prope one.  Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community prinstructions)	roperty (see		

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otor 1	Brandy First Name	R Middle Name	Merrifield Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
Wat	ercraft, aircraft, motor ho	mes. ATVs and other	instructions)	vehicles, and acc	essories	
	mples: Boats, trailers, motor No Yes	•		motorcycle accessor	Do not deduct secured	claims or exemptions. Pu ered claims on <i>Schedule L</i>
Example Exampl	mples: Boats, trailers, motor No Yes Make	•	instructions)  or recreational vehicles, other, fishing vessels, snowmobiles,  Who has an interest in the	motorcycle accessor  property? Check  nly  s and another	Do not deduct secured the amount of any secu	

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Merrifield Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture, kitchen table, bedroom, living room furniture \$850.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... tv, cellphone, tablet, \$550.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... dog \$100.00 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1800.00 for Part 3. Write that number here .....

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Merrifield Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: pay card 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debi	tor 1 Brandy First Name	R Middle Name	Merrifield  Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transf	ble and non-negotiable in the checks, promissory notes	, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
		-			<del>-</del>
					<u> </u>
21.	Retirement or pension Examples: Interests in If		o), thrift savings accounts, o	or other pension or profit-sharing plans	
	<b>✓</b> No	Torrestance	Land Phar Parameters		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			_
		IRA:			_
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			-
	Yes	Electric:			_ ,
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			<del>-</del>
		Telephone:			-
		Water:			
		Rented furniture:	_		
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money t	o you, either for life or for a	number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			<u> </u>

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Debt	or 1 Brandy First Name	R Merrifield Case number Middle Name Last Name	(if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qualified stat	te tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).		
	V No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 52	1(c):	
			-	
25.		table or future interests in property (other than anything listed in line 1), and rights or for your benefit	powers	
	✓ No  Yes. Desc	cribe		
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements		
	✓ No	tornot do main manos, mosolico, processas nom rojanico and neonomig agreemente		
	Yes. Desc	cribe		
27.		anchises, and other general intangibles	and linear and	
	No No	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, profession	na licenses	
	Yes. Desc	cribe		
Mor	ney or prope	erty owed to you?	!	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		!	portion you own? Do not deduct secured
	Tax refunds ov	owed to you	ļ	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s abou	specific information ut them, including whether	ederal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s about	specific information ut them, including whether already filed the returns the tax years	ederal: Sate:	portion you own?  Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	ederal: \$\frac{9}{2}\$ cate: \$\frac{9}{2}\$ cocal: \$\frac{9}{2}\$	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	ederal: \$\frac{9}{2}\$ cate: \$\frac{9}{2}\$ cocal: \$\frac{9}{2}\$	portion you own?  Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	ederal: Sate: Sate	portion you own?  Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	ederal: \$\frac{9}{2}\$ cate: \$\frac{9}{2}\$ cocal: \$\frac{9}{2}\$ t, property settlement imony: \$\frac{9}{2}\$	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	ederal: Section of the section of th	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	ederal: Section of the section of th	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s	specific information ut them, including whether already filed the returns the tax years	ederal:  sate:  cocal:  symmetry settlement  imony:  aintenance:  support:  syorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	ederal:  sate:  cocal:  symmetry settlement  imony:  aintenance:  support:  syorce settlement:  syorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	ederal:  sate:  cocal:  symmetry settlement  imony:  aintenance:  support:  syorce settlement:  syorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	ederal:  sate:  cocal:  symmetry settlement  imony:  aintenance:  support:  syorce settlement:  syorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00

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Deb	tor 1 Brandy	R	Merrifield	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		rings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list	ice company	oany name:	Beneficiary:	Surrender or refund value
32.				ry, or are currently entitled to receive	
	Yes. Describe				
33.		ties, whether or not you ha loyment disputes, insurance		a demand for payment	
34.	Other contingent and un to set off claims	liquidated claims of every	nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	did not already list			
	Yes. Describe				
36.		II of your entries from Part		or pages you have attached	
Part	5: Describe Any Busi	ness-Related Property	You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	Do you own or have any	legal or equitable interest	in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnisl Examples: Business-related		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No  Yes. Describe				
					1

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Deb	tor 1 Brandy	R	Merrifield	Case number (if known)	
40	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	rtrade	
	<b>✓</b> No				
	Yes. Describe				
41	Inventory				
	_				
	No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them			<del></del>	<del>.</del> ———
					<u> </u>
43.	Customer lists, mailing	lists, or other compilat	ions		
	No No				
		nclude personally identifial	ole information (as defined in 11 U.S	S.C. 8 101(41A))2	
	Tes. Do your lists i	Troid de personally lacitimal	sie information (as defined in 11 o.s	3.0. § 101(+179):	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	<b>✓</b> No				
	Yes. Give specific				
	information				
					<del></del>
					<u> </u>
45. A	dd the dollar value of a	all of your entries from P	art 5, including any entries for p	ages you have attached	
for Pa	art 5. Write that number	er here			
Part	Describe Any F	arm- and Commercia	al Fishing-Related Property	You Own or Have an Interest In.	
Pari	If you own or have ar	interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercia	I fishing-related property?	
		,,			Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims or exemptions
47	Farm animals				or exemptions
77.	Examples: Livestock, p	oultry, farm-raised fish			
	No No	-			
	Yes. Describe				
	L 165. Describe				

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Debtor	Brandy First Name	R Middle Name	Merrifield Last Name	Case number (if known)	
48. <b>C</b> ı	ops-either growing	or harvested			
<u>-</u>	No				
	Yes. Describe				
_	- · · ·	oment, implements, machinery, f	xtures, and tools of tr	ade	
	No Yes. Describe				
	<b>]</b>				
50. <b>F</b> a	arm and fishing supp	lies, chemicals, and feed			
	No				
	Yes. Describe				
51. <b>A</b> ı	ny farm- and comme	rcial fishing-related property you	did not already list		
<u> </u>	No Describe				
L	Yes. Describe				
		I of your entries from Part 6, incl		pages you have attached	
<b>&gt;</b>					
Part 7:	Describe All Pro	perty You Own or Have an Ir	terest in That You	Did Not List Above	
		perty of any kind you did not alre s, country club membership	ady list?		
	•	s, country club membership			
	Yes. Give specific				
	information				
54. Add	the dollar value of al	I of your entries from Part 7. Wri	te that number here		
Part 8:	List the Totals of	Each Part of this Form			
55. Par	t 1: Total real estate	, line 2			
56. <b>par</b>	t 2 total vehicles, lin	e 5	\$15075.00		
57. <b>Part</b>	3: Total personal an	nd household items, line 15	\$1800.00		
58. <b>Part</b>	4: Total financial as	sets, line 36		<u></u>	
59. <b>Par</b>	t 5: Total business-re	elated property, line 45			
60. <b>Par</b>	t 6: Total farm- and f	fishing-related property, line 52			
61. <b>Par</b>	t 7: Total other prop	erty not listed, line 54			
62. <b>Tot</b>	al personal property.	Add lines 56 through 61	\$16875.00		+ \$16875.00
				Copy personal property total	
63 Tota	l of all property on S	Schedule A/B. Add line 55 + line 62			\$16875.00

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Hill in	this information to identify your ca	ase:		
Debto		R	Merrifield	
Dobte	First Name	Middle Name	Last Name	
Debto (Spous	re, if filing) First Name	Middle Name	Last Name	
Unite	d States Bankruptcy Court for the:	Northern	District of Illinois	
Casa	number		(State)	
(If knov			_	
Off	icial Form 106C			Check if this is amended filing
	edule C: The Prop	ertv You Claim	as Exempt	04/
			st specify the amount of the exempty you may claim the full fair market v	tion you claim. One way of doing so is to
he a ax-e inde our Part	mount of any applicable statuxempt retirement funds—mar a law that limits the exempt exemption would be limited to the limit of the lim	utory limit. Some exemaly be unlimited in dollation to a particular doll to the applicable statute.  Claim as Exempt  claiming? Check one only,	aptions—such as those for health a r amount. However, if you claim an ar amount and the value of the proporty amount.  even if your spouse is filing with you.	ids, rights to receive certain benefits, and exemption of 100% of fair market value perty is determined to exceed that amoun
he a ax-e inde our Part	mount of any applicable statu xempt retirement funds—ma r a law that limits the exempt exemption would be limited t 1: Identify the Property You Which set of exemptions are you You are claiming state and fe	utory limit. Some exempt to a particular dollation to a particular dollate the applicable statute.  Claim as Exempt claiming? Check one only, deral nonbankruptcy exe	aptions—such as those for health and ar amount. However, if you claim and ar amount and the value of the property amount.  A even if your spouse is filing with you.  Imptions. 11 U.S.C. § 522(b)(3)	ids, rights to receive certain benefits, and a exemption of 100% of fair market value
he a ax-e inde our Part 1.	mount of any applicable statuxempt retirement funds—mar a law that limits the exempt exemption would be limited to the limit of the lim	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(	aptions—such as those for health and ar amount. However, if you claim and ar amount and the value of the property amount.  A even if your spouse is filing with you.  Imptions. 11 U.S.C. § 522(b)(3)	ids, rights to receive certain benefits, and a exemption of 100% of fair market value
Part  1.	mount of any applicable statuxempt retirement funds—mar a law that limits the exempt exemption would be limited to the limit of the lim	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a land.)	aptions—such as those for health as a ramount. However, if you claim an ar amount and the value of the property amount.  Amount of the exemption you claim check only one box for each exemption.	ids, rights to receive certain benefits, and a exemption of 100% of fair market value perty is determined to exceed that amount of the second
Part  1.	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to the limit of the li	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claim as Exempt  claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own  Copy the value fro Schedule A/B	aptions—such as those for health as a ramount. However, if you claim an ar amount and the value of the property amount.  Amount of the exemption you claim check only one box for each exemption.	ids, rights to receive certain benefits, and exemption of 100% of fair market value perty is determined to exceed that amount of the second se
Part  1.	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to the limits of exemption are you.  It is considered the limits of exemptions are you are claiming state and feror any property you list on Scheel Brief description of the property a line on Schedule A/B that lists the property.  Brief description:	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(Indule A/B that you claim a limit of the portion you own	aptions—such as those for health as a ramount. However, if you claim an ar amount and the value of the property amount.  Amount of the exemption you claim check only one box for each exemption.	ids, rights to receive certain benefits, and exemption of 100% of fair market value perty is determined to exceed that amount of the second sec
Part  1.	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to the limits of exemption are you which set of exemptions are you are claiming state and ferror any property you list on Scheel Brief description of the property a ine on Schedule A/B that lists the property	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claim as Exempt  claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own  Copy the value fro Schedule A/B	aptions—such as those for health air amount. However, if you claim an ar amount and the value of the proporty amount.  Amount of the exemption you claim check only one box for each exemption multiple states of the proportion of the exemption of	Specific laws that allow exemption on.  735 ILCS 5/12-1001(b)
he a ax-e inde four four four four four four four four	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to limit	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claim as Exempt  claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own  Copy the value fro Schedule A/B	aptions—such as those for health air amount. However, if you claim an ar amount and the value of the proporty amount.  Amount of the exemption you claim check only one box for each exemption multiple control of the exemption control of the exempt	Specific laws that allow exemption on.  735 ILCS 5/12-1001(b)
Part  1.	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to the limits of exemption would be limited to the limits of exemptions are you which set of exemptions are you will you are claiming state and ferror any property you list on Scheel Brief description of the property a line on Schedule A/B that lists the property state and ferror exemptions of the property and serief description of the property and serief description:    dog	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claim as Exempt  claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own  Copy the value fro Schedule A/B	aptions—such as those for health air amount. However, if you claim an ar amount and the value of the proporty amount.   even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  b)(2)  s exempt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption  100% of fair market value, up to applicable statutory limit	Specific laws that allow exemption on.  735 ILCS 5/12-1001(b)
Part  1. V  2.	mount of any applicable statu xempt retirement funds—mar a law that limits the exempt exemption would be limited to the limited to limited to the limited to	utory limit. Some exemply be unlimited in dollar tion to a particular doll to the applicable statute.  Claim as Exempt  Claimas Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(Indule A/B that you claim a limit the portion you own  Copy the value fro Schedule A/B  \$100.00	aptions—such as those for health air amount. However, if you claim an ar amount and the value of the proporty amount.  Amount of the exemption you claim check only one box for each exemption multiple states of the proportion of the exemption of	Specific laws that allow exemption  735 ILCS 5/12-1001(a)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Merrifield Debtor 1 Brandy R Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$850.00 description: **✓** \$850.00 used furniture, kitchen 100% of fair market value, up to any table, bedroom, living applicable statutory limit room furniture Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(c); 735 ILCS description: \$15,075.00 5/12-1001(b) **✓** Nissan Rogue, 2015, 100% of fair market value, up to any 2015 Nissan Rogue applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$550.00 description: **✓** \$550.00 tv, cellphone, tablet, 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$0.00 **✓** \$0 Checking account, pay 100% of fair market value, up to any card

applicable statutory limit

Line from Schedule A/B:

17

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		D	ocument Page 22 of	13		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Brandy	R	Merrifield			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
	bankaptey count for the.	Northern	(State)			
Case number (If known)						
	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more space is	-		le are filing together, both are equ mber the entries, and attach it to t	•		
1. Do anv	creditors have claims se	ecured by your prope	rtv?			
-			with your other schedules. You have	e nothing else to rep	ort on this form.	
✓ Yes	. Fill in all of the information	n below.	,			
<u> </u>	t All Secured Claims					
separat	•	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 NISSAN	N MOTOR ACCEPTANC	Describe the property	y that secures the claim:	\$19,429.00	\$15,075.00	\$4,354.00
Creditor	's Name <b>OX 660360</b>	2015 Nissan Roque	y that secures the claim.			
Num			e, the claim is: Check all that apply.			
		Contingent				
DALLA	S TX 75266	Unliquidated				
City	State ZIP Code	Disputed				
	wes the debt? Check one. btor 1 only	Nature of lien. Check	all that apply.			
	btor 2 only	_	made (such as mortgage or secured			
	btor 1 and Debtor 2 only	car loan)	, 5 5			
	least one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
an an	d another	Judgment lien fror	n a lawsuit			
□ to	a community debt	Other (including a				
Date d	ebt was <u>6/2015</u>	Last 4 digits of accou	ınt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$19,429.00

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Fill in this	information to identify your ca	ise:			
Debtor 1	Brandy	R	Merrifield		
	First Name	Middle Name	Last Name	_	
Debtor 2	=			_	
(Spouse, if fil	ing) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	Northern	District of Illinois	_	
0	In an		(State)	_	
Case num (If known)	Der			-	
Officia	I Form 106E/F				Check if this is an amended filing
					_
Sche	edule E/F: Cre	ditors Who	Have Unsecu	red Claims	12/15
other party					NONPRIORITY claims. List the
claims tha the entries known).	A/B) and on Schedule G: Exec t are listed in Schedule D: Cr	cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pag	expired Leases (Official Form Secured by Property. If more	106G). Do not include an e space is needed, copy t	on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
claims tha the entries known). Part 1:	A/B) and on Schedule G: Exec t are listed in Schedule D: Cr s in the boxes on the left. Att	cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pag Unsecured Claims	expired Leases (Official Form Secured by Property. If more ge to this page. On the top o	106G). Do not include an e space is needed, copy t	y creditors with partially secured he Part you need, fill it out, number
claims that the entries known).  Part 1: 1  1. Do a	A/B) and on Schedule G: Execute are listed in Schedule D: Cres in the boxes on the left. Attacked List All of Your PRIORITY	cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pag Unsecured Claims	expired Leases (Official Form Secured by Property. If more ge to this page. On the top o	106G). Do not include an e space is needed, copy t	y creditors with partially secured he Part you need, fill it out, number
claims that the entries known).  Part 1:  1. Do a	A/B) and on Schedule G: Execute are listed in Schedule D: Cres in the boxes on the left. Attacked List All of Your PRIORITY  ny creditors have priority uns	cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pag Unsecured Claims	expired Leases (Official Form Secured by Property. If more ge to this page. On the top o	106G). Do not include an e space is needed, copy t	y creditors with partially secured he Part you need, fill it out, number

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Brandy Merrifield Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago Parking \$613.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ parking tickets Is the claim subject to offset? Yes 4.2 ComEd \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ light bill Is the claim subject to offset? **✓** No Yes 4.3 Comenity Bank \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 182124 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 43218 Columbus Ohio City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ notice only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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R Merrifield Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COMENITY BANK/ASHSTWRT 4.4 \$460.00 Last 4 digits of account number 0615 Nonpriority Creditor's Name When was the debt incurred? 8/2015 PO BOX 182789 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes **FALLS COLLECTION SVC** \$285.00 Last 4 digits of account number 6309 Nonpriority Creditor's Name PO BOX 668 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent GERMANTOWN 53022 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes FED LOAN SERV 4.6 \$6,799.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 7/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts
Other. Specify

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

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R Merrifield Debtor 1 Brandy Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 FED LOAN SERV \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2017 400 Maryland Ave SW Number As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes FIFTH THIRD \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 630784 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45263 Ohio Cincinnati City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt bank fees Other. Specify \_\_\_\_ Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.9 \$459.00 Last 4 digits of account number 6401 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 7/2015 As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

**✓** No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Other. Specify \_\_\_

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

CreditCard

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R Merrifield Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Peoples Gas \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ gas bill Is the claim subject to offset? **✓** No Yes Princeton Park Homes \$1,500.00 4.11 Last 4 digits of account number \_ Nonpriority Creditor's Name 9119 S Stewart Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60620 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ unsecured debt Is the claim subject to offset? **✓** No Yes **REC SOLUTION** 4.12 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2016 PO BOX 699 Number Street As of the date you file, the claim is: Check all that apply. Contingent **NATCHEZ** 39120 Mississippi Unliquidated Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No

Yes

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R Merrifield Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 VIRTUOSO SOURCING GROU \$1,191.00 Last 4 digits of account number Nonpriority Creditor's Name 4500 E CHERRY CREEK SOUT When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DENVER** Colorado 80246 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes 4.14 WEBBANK/FINGERHUT \$6.00 Last 4 digits of account number 1187 Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.15 Zingo Cash \$942.00 Last 4 digits of account number Nonpriority Creditor's Name 200 Fairway Drive When was the debt incurred? 4/2017 Number As of the date you file, the claim is: Check all that apply. Contingent Vernon Hills Illinois 60061 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 12 InstallmentLoan Is the claim subject to offset? No

Yes

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ebtor 1	Brandy First Name		R Middle Name	Merrifield Last Name	Case n	umber (if known)
rt 3:		Be Notified A	About a Debt That Yo			
colle	ection agency is t ection agency he	trying to colle re. Similarly, i	ct from you for a debt y f you have more than o	you owe to someone ne creditor for any	e else, list the o of the debts tha	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the t you listed in Parts 1 or 2, list the additional r 2, do not fill out or submit this page.
Spri Nam				On which entry i	n Part 1 or Part	t 2 did you list the original creditor?
	P.O. Box 219554 Number Street		Line 4.13	of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured	
Kan City	isas City	Missouri State	64121 Zip Code	Last 4 digits of a	ccount number	Claims 2824
HAF	RRIS & HARRIS LT	D		On which entry i	n Part 1 or Part	t 2 did you list the original creditor?
_	W JACKSON BLV mber Street	'D S-400		Line 4.1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims  ✓ Part 2: Creditors with Nonpriority Unsecured Claims
CHI City	CAGO	Illinois State	60604 Zip Code	_ Last 4 digits of a	ccount number	

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 Debtor 1
 Brandy First Name
 R
 Merrifield
 Case number (if known)

 Last Name
 Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$8,799.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$7,457.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$16,256.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:						
Debtor 1	Brandy	R	Merrifield			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			. ,			

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Restata, Roslyn Name 8202 S Chappe			Other, Other, 1 year residential lease
	Number	Street		
	Chicago	Illinois	60617	
	City	State	Zip Code	

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Fill in this inf	ormation to identify your c	ase:			
Debtor 1	Brandy	R	Merrifield		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	Northern	District of Illinois		
Case numbe	er		(State)		
				Check if amended	this is and diling
Officia	l Form 106H				
Schedu	ıle H: Your Cod	lebtors			12/15
1. Do you  No	98	<b>.</b>	,		
Idaho, L	the last 8 years, have you ouisiana, Nevada, New Mex o. Go to line 3. es. Did your spouse, forme	ico, Puerto Rico, Texas, V	Vashington, and Wisconsin.		fornia,
	No		·		
	Yes. In which communit	y state or territory did yo	u live?	Fill in the name and current address of that person.	
	Name of your spouse, f	ormer spouse, or legal equ	uivalent		
	Number Street				
	City	State	Zip Cod	ode	
3. In Colur	mn 1, list all of your codel			if your spouse is filing with you. List the person shown in lin	ie 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are expresponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filing with you, do not include information at spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your nanumber (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Part 2: Give Details About Monthly Income  Employer's address  Debtor 1  Debtor 1  Debtor 2  Employed  Not Employed  Not Employed  Not Employed  Number Street  Number Street  Number Street  Number Street  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belomore space, attach a separate sheet to this form.  For Debtor 1  For Debtor 1  For Debtor 2  For Debtor 2 or non-filing spouse  List monthly gross wages, salary, and commissions (before all payroll 2. \$4,333.33						9					
Debtor 2   Check if this is:   Check if this i	Fill in this information	n to identify y	our case:								
Debtor 2   Spouse, if filing   First Name   Middle Name   Last Name   A namended filing   A supplement showing post-pexpenses as of the following of the:	Debtor 1 Brandy		R	Merrifi	ield						
An amended filling   An amen		me	Middle Name	Last N	lame		Che	eck if this is:			
United States Bankruptoy Court for the:  Case number (State)  Official Form 106   Schedule I: Your Income  Be as complete and accurate as possible, if two married people are filing together (Debtor 1 and Debtor 2), both are expressible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filling with you, do not include information as pouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your nanumber (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's address  Employer's address  Debtor 1  Debtor 1  Debtor 2  Employed    Debtor 2    Employed   Not Employed		me	Middle Name	l act N	lame		-	An amended filing			
Case number								A supplement showing	post-c	etition char	oter 13
Case number (if known)  Official Form 106   Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are eq responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filing with you, do not include information at spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your natural number (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Coccupation may include student or homemaker, if it applies.  Employer's name Employed Song Illinois 60630  City State Zip Code City State  Employer's name Employed Token Ave  Number Street  How long employed there?  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2  For Debtor 3  For Debtor 4  For Debtor 4  For Debtor 5  For Debtor 5  For Debtor 5  For Debtor 6  For Debtor 7  For Debtor 1  F	_	tcy Court for	Northern				-   "				
Describe Employment  I. Fill In your employment information about additional employers.  Inductor self-employed work.  Occupation about your sesson, or self-employed work.  Occupation removes, if it applies.  Employer's address  Debtor 1  Debtor 2  Debtor 3  Debtor 4  Debtor 5  Debtor 5  Debtor 6  Debtor 9  Debtor	Case number				, in the second		_				
Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are egresponsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filling with you, do not include information at spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your nanumber (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Part 2: Give Details About Monthly Income  Employer's address  Chicago Illinois 60630 City State Zip Code  Employer's state  How long employed there?  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belomore space, attach a separate sheet to this form.  For Debtor 1  For Debtor 1  For Debtor 2  For Debtor 2  ron-filing spouse	(If known)							MM / DD / YYYY			
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are expresponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filing with you, do not include information at spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your nanumber (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Part 2: Give Details About Monthly Income  Employer's address  Debtor 1  Debtor 1  Debtor 2  Employed  Not Employed  Not Employed  Not Employed  Number Street  Number Street  Number Street  Number Street  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belomore space, attach a separate sheet to this form.  For Debtor 1  For Debtor 1  For Debtor 2  For Debtor 2 or non-filing spouse  List monthly gross wages, salary, and commissions (before all payroll 2. \$4,333.33	Official Form	1061									
responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, information about your spouse. If you are separated and your spouse is not filling with you, do not include information at spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your nanumber (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Part 2: Give Details About Monthly Income  Employer's address  Chicago Illinois 60630 City State Zip Code City State  Chicago Illinois 60630 City State Zip Code City State  2 years  How long employed there?  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2  For Debtor 3  For Debtor 2  For Debtor 2  For Debtor 3  For Debtor 2  For Debtor 3  For Debtor 2  For Debtor 3  For Debtor 3  For Debtor 3  For Debtor 3  For Debtor 4  City State Stat	Schedule I: \	our Inc	come								12/15
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If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation  Employer's name Employer's address  Employer's name Elements Holdings Group  Employed Group  Sognation  Employer's address  Employer's address  Employer's name Elements Holdings Group  Employer's address  Employer's address  Employer's name Elements Holdings Group  Employer's address  Employer's name Elements Holdings Group  Sognation  Employer's address  Employer's name Elements Holdings Group  Employer's address  Employer's name Elements Holdings Group  Sognation  Employer's address  Employer's name Elements Holdings Group  Sognation  Employed  Include Sognation  Include Sognation  Employer's name Elements Holdings Group  Sognation  Employer's name Elements Holdings Group  Employed  Include Sognation  Include Sogna	1 Fill in your employ	ment		Debtor 1				Debtor 2			
If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation  Employer's name Employer's address  Chicago Illinois 60630 City State Zip Code  City State  How long employed there?  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belomore space, attach a separate sheet to this form.  List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.											_
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Include part time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's address  Employer's address  Employer's address  Chicago Illinois 60630 City State Zip Code  City State  2 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below more space, attach a separate sheet to this form.  List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.		•		Not Er	mploye	d		Not Employed			
Self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's address    Chicago   Illinois   60630   City   State   Zip Code   City   State	employers.		Occupation								
Occupation may include student or homemaker, if it applies.    Chicago   Illinois   60630   City   State   Zip Code   City   State			Employer's name	Elements I	Holding	s Group		_			
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How long employed there?    City   State   Zip Code   City   State				Number Str	reet			Number Street			
How long employed there?    City   State   Zip Code   City   State								_			
How long employed there?  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belomore space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.								<u> </u>			
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Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.			•	2 years					_		
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include y spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	Part 2: Give Detail	ls About M	onthly Income								
spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines belo more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll be.  \$4,333.33	0.110 2 010										
more space, attach a separate sheet to this form.  For Debtor 1  List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.  For Debtor 1  Substituting 1  Substituting 1  Substituting 2  Substituting 2  Substituting 2  Substituting 3  Substituting 3  Substituting 3  Substituting 4  Substituting 3  Substituting 4  Substituting			ne date you file this forr	<b>n.</b> If you have	nothin	g to repo	rt for any line,	write \$0 in the space. Ir	nclude	your non-fili	ing
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.  non-filing spouse  2. \$4,333.33				combine the	inform	ation for a	all employers fo		es belo	w. If you ne	eed
deductions.) If not paid monthly, calculate what the monthly wage would be.						For D	Debtor 1				
	deductions.) If not				2		\$4,333.33		_		
3. Estimate and list monthly overtime pay.  3	3. Estimate and list	monthly overt	time pay.		3.		+ \$0.00		_		
4. Calculate gross income. Add line 2 + line 3. 4. \$4,333.33	4. Calculate gross i	ncome. Add lin	ie 2 + line 3.		4.		\$4,333.33				

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Debtor 1Brandy First Name		/lerrifield ast Name		Case number known)	(if		
riiot ikaino	inidate Name	act Hame		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		<b>→</b> 4.	_	\$4,333.33			
5. List all payroll deductions							
5a. Tax, Medicare, and So	ocial Security deductions	5a		\$710.99			
5b. Mandatory contribution	ons for retirement plans	5b	٠	\$0.00			
5c. Voluntary contribution	ns for retirement plans	50		\$0.00			
5d. Required repayments	of retirement fund loans	5 d	l	\$0.00			
5e. Insurance		5e		\$758.55			
5f. Domestic support obli	gations	5f.	· _	\$0.00			
5g. Union dues		5g	ـ ـ	\$0.00			
5h. Other deductions. Spe	ecify:	5h	. + _	\$0.00 +			
6. Add the payroll deduction +5h.	<b>s.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	-	\$1,469.54			
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line	4. 7.	-	\$2,863.79			
8. List all other income regu	ılarly received:						
business, profession,							
	each property and business showing and necessary business expenses, and come.	8a	L	\$0.00			
8b. Interest and dividends		8b	-	\$0.00			
8c. Family support payme dependent regularly r	ents that you, a non-filing spouse, or a eceive	a	-				
Include alimony, spous divorce settlement, and	al support, child support, maintenance, property settlement.	80	. <u>-</u>	\$300.00			
8d. Unemployment compo	ensation	8d	ا	\$0.00			
8e. Social Security		8e	-	\$0.00			
Include cash assistance cash assistance that you	sistance that you regularly receive and the value (if known) of any non- u receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.		\$0.00			
8g. Pension or retirement	t income	8g	-	\$0.00			
8h. Other monthly income	e. Specify: Pro-rated Tax Refund		. +	\$169.16 +			
	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.		\$469.16			
10. <b>Calculate monthly incom</b> Add the entries in line 10 fo	<b>e.</b> Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing sp	10 ouse	· [-	\$3,332.95 +		=	\$3,332.95
Include contributions from friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your last ts already included in lines 2-10 or amou	household,	your d	ependents, your roomm			
Specify:						11. +	\$0.00
	ast column of line 10 to the amount in tummary of Schedules and Statistical Sun					12.	\$3,332.95 Combined
13. <b>Do you expect an increas</b> No.  Yes. Explain:	se or decrease within the year after y	ou file this	form?				monthly income
L 165. Expiairi.							

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		Docu	ument Page 35 of 73	3	
Fill in this inform	mation to identify y	your case:			
Debtor 1	Brandy First Name	R Middle Name	Merrifield Last Name	Check if this is:	
Debtor 2				An amended filin	a
(Spouse, if filing)	First Name	Middle Name	Last Name	브	
United States B	ankruptcy Court fo	r the: Northern	District of Illinois (State)		lowing post-petition chapter 13 he following date:
Case number			(0:0:0)		
(If known)				MM / DD / YYYY	
Official	Form 106	SJ			
Schedul	e J: Your E	 Expenses			12/15
information. If i					
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	n a separate household?			
г	No				
Ī	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you have	e dependents?	No			
Do not list D	ebtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.	•	each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	19 years	No.  ✓ Yes.
3. Do your exp		✓ No			
than		Yes			
yourself and dependents	-	163			
Part 2: Estir	nate Your Ongo	oing Monthly Expenses			
-	f a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup		•	-
•	•	non-cash government assistance ided it on Schedule I: Your Income	•		Your expenses
	or home ownersh	nip expenses for your residence. In . 4.	nclude first mortgage payments and		<b>\$1,100.00</b>
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Brandy R Merrifield Case number (if known) 
First Name Middle Name Last Name

First Name	Middle Name La	ast Name		
				Your expenses
5. Additional mortgage payments	for your residence, such as home	e equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$200.00
6b. Water, sewer, garbage collecti	on		6b.	\$0.00
6c. Telephone, cell phone, Interne	t, satellite, and cable services		6c.	\$250.00
6d. Other. Specify:			6d	\$0.00
$7. \ \textbf{Food and housekeeping supplie} \\$	s		7.	\$536.00
8. Childcare and children's educate	ion costs		8.	\$0.00
9. Clothing, laundry, and dry clean	ing		9.	\$65.00
10. Personal care products and se	rvices		10.	\$65.00
11. Medical and dental expenses			11.	\$40.00
12. <b>Transportation.</b> Include gas, ma Do not include car payments	intenance, bus or train fare.		12.	\$275.00
13. Entertainment, clubs, recreati	on, newspapers, magazines, and	d books	13.	\$0.00
14. Charitable contributions and r	eligious donations		14.	\$100.00
15. <b>Insurance.</b> Do not include insurance deducte	d from your pay or included in line	es 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$151.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes ded	ucted from your pay or included in	lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments				
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify: pet expense	s		17c	\$75.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, ma				\$0.00
	Your Income (Official Form 106	,	18.	
19.Other payments you make to so	upport others who do not live w	ith you.		
Specify:	-4 in almand in lines 4 au F af 4hi	a farma an an Cahadada I. Varmina anna	19.	\$0.00
20. Other real property expenses n  20a. Mortgages on other property		s form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.			20a 20b	
20c. Property, homeowner's, or re	enter's insurance			\$0.00
20d. Maintenance, repair, and upl			20c	\$0.00
			20d	\$0.00
20e. Homeowner's association or	condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Bran	-	R	Merrifield	Case number (if known)		
	Name	Middle Name	Last Name			
21. <b>Other.</b> Sp	ecify:				21	\$0.00
	your monthly expenses.					\$2,857.00
	ines 4 through 21.					\$0.00
. ,	` , ,	,,	from Official Form 106J-2			\$2,857.00
22c. Add I	ine 22a and 22b. The resul	It is your monthly exp	enses.		22.	
23. Calculate	your monthly net incom	e.				
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$3,332.95
23b. Copy	your monthly expenses from	om line 22 above.			23b	\$2,857.00
	act your monthly expenses		ncome.			\$475.95
The	esult is your monthly net in	ncome.			23c	
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:					
Debtor 1	Brandy	R	Merrifield		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(C,		

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Brandy Merrifield	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/23/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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and accurate as po	R Middle Middle Northern  Al Affairs 1 Dessible. If two med, attach a sepuestion.  Marital Status	Name Last Nam  District of Illino (State    For Individuals    parried people are filing    parate sheet to this form	Filing for Bankrup together, both are equally res	Check if this is amended filing  otcy  output  output
First Name  nkruptcy Court for the:  Orm 107  t of Financia e and accurate as pomore space is need wn). Answer every co	Middle  Northern  al Affairs 1  pssible. If two ned, attach a sequestion.  Marital Status	Name Last Nam  District of Illino (State    For Individuals    parried people are filing    parate sheet to this form	Filing for Bankrup together, both are equally res	amended filing otcy out sponsible for supplying correct
FORM 107  t of Financia e and accurate as pomore space is need wn). Answer every of	Northern  Al Affairs 1  Describes If two med, attach a sequestion.  Marital Status	District of Illino (State	Filing for Bankrup together, both are equally res	amended filing  otcy  out/ sponsible for supplying correct
t of Financia e and accurate as pomore space is need wn). Answer every co	al Affairs fossible. If two med, attach a sepuestion.  Marital Status	for Individuals parried people are filing parate sheet to this form	Filing for Bankrup together, both are equally res	amended filing  otcy  out  correct
t of Financia e and accurate as po more space is need wn). Answer every o Details About Your	ossible. If two ned, attach a seguestion.  Marital Status	for Individuals parried people are filing parate sheet to this form	Filing for Bankrup together, both are equally res	amended filing otcy out sponsible for supplying correct
t of Financia e and accurate as po more space is need wn). Answer every o Details About Your	ossible. If two ned, attach a seguestion.  Marital Status	narried people are filing parate sheet to this form	together, both are equally res on the top of any additional	amended filing  otcy  out  correct
t of Financia e and accurate as po more space is need wn). Answer every o Details About Your	ossible. If two ned, attach a seguestion.  Marital Status	narried people are filing parate sheet to this form	together, both are equally res on the top of any additional	ponsible for supplying correct
e and accurate as po more space is need wn). Answer every c Details About Your	ossible. If two ned, attach a seguestion.  Marital Status	narried people are filing parate sheet to this form	together, both are equally res on the top of any additional	sponsible for supplying correct
more space is need wn). Answer every c Details About Your	ed, attach a sep juestion. Marital Status	parate sheet to this form	. On the top of any additional	
		s and Where You Lived		
our current marital st		, d.i.d. 1111010 104 21104	Before	
	atus?			
ied				
narried				
e last 3 years, have y	ou lived anywher	e other than where you li	ve now?	
List all of the places y	ou lived in the las	st 3 years. Do not include v	where you live now.	
or 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
S Princeton			_	_
per Street			Number Street	From
ana Illiania	00000	10 02/2017		То
State	Zip Code		City State	Zip Code
			Same as Debtor 1	Same as Debtor 1
per Street		From	Number Street	From
		To		To
State	Zip Code		City State	Zip Code
	e last 3 years, have y  List all of the places y  or 1:  S Princeton  oer Street  go Illinois  State  oer Street	e last 3 years, have you lived anywher  List all of the places you lived in the last  or 1:  S Princeton  oer Street  go Illinois 60620  State Zip Code  oer Street  State Zip Code  ast 8 years, did you ever live with a s	List all of the places you lived in the last 3 years. Do not include there  Per 1:  Dates Debtor 1 lived there  S Princeton Der Street  From 02/2013 To 02/2017  GO Illinois 60620 State Zip Code  Per Street  From To  State Zip Code  ast 8 years, did you ever live with a spouse or legal equivalent	List all of the places you lived in the last 3 years. Do not include where you live now.  Dates Debtor 1 lived there  Debtor 2:  Septimoseton  Der Street  From 02/2013  To 02/2017  Description of the places you live now.  Debtor 2:  Same as Debtor 1  Number Street  Description of the places you live now.  Debtor 2:  Same as Debtor 1  Debtor 2:  City State  Same as Debtor 1  Description of the places you live now.

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Merrifield

Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$30228.62 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$36792.18 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$42000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Merrifield Debtor 1 Brandy Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	Brandy		R		rrifield	Case number	(if known)
	First Name		Middle Name	Las	t Name		
į	ders include your re porations of which	elatives; ar you are ar or a busine	ny general partner n officer, director, ess you operate a	s; relatives of any operson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing r domestic support obligations,
	No						
	Yes. List all payn	nents to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				payment	paid	3till OWE	
	Insider's Name						
	Number Street						
	-						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on d No Yes. List all paym	-	_	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Merrifield

Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2015 Nissan Rogue 08/2017 \$0 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Brandy

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Debt	or 1	Brandy	R	Merrifield	Case number (if know	wn)	
		First Name	Middle Name	Last Name			
11.			ı filed for bankruptcy, di ke a payment because y	d any creditor, including a b ou owed a debt?	ank or financial institutio	n, set off any amou	ints from your
	<b>~</b>	No					
	M						
	Ш	Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		-			
		Number Street		_			
					1 2000/		
		-		_ Last 4 digits of account	number: XXXX-		
		City Sta	te Zip Code	=			
12.			iled for bankruptcy, was todian, or another officia	any of your property in the al?	possession of an assignee	for the benefit of o	creditors, a court-
		No					
	$\underline{V}$	No					
	Ш	Yes					
			1				
Part	5:	List Certain Gifts ar	nd Contributions				
13.	Wi	thin 2 years before you	ı filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$6	00 per person?	
	<b>~</b>	No					
	<u></u>		for each wift				
		Yes. Fill in the details	s for each gift.				
		Gifts with a total value per person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift	-			
		T CIGOTI TO WITOTI TOU	dave the diff				
				_			
		Number Street		_			
		Number Street					
		City Sta	ite Zip Code	-			
			·				
		Person's relationship to	o you				
				_			
		Person to Whom You	Gave the Gift				
				_			
		Number Street		_			
				_			
		City Sta	te Zip Code				
		Person's relationship to	o you				

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	Brandy	R	Merrifield	Case number <i>(if known</i> ,		
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contributions	with a total value of	more than \$600	to any charity?
<b>✓</b>	No					
	Yes. Fill in the details for	each giπ or contributi	on.			
	Gifts or contributions to	charities	Describe what you contributed		Date you	Value
	that total more than \$60	00			contributed	
	Charity's Name		-			
	Orianty 5 Name					
			-			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity Otate	Zip Codc				
rt 6·	List Certain Losses					
gar	nbling?  No  You Fill in the details					
ш	Yes. Fill in the details.					
	Describe the property yo	ou lost and	Describe any insurance covera		Date of your	Value of property
	how the loss occurred		Include the amount that insurance		loss	lost
			pending insurance claims on line A/B: Property.	33 of Schedule		
			A.B. Floperty.			
	List Certain Payments	<b>T</b>				
abo	out seeking bankruptcy or	preparing a bankrup	you or anyone else acting on your betty petition? or credit counseling agencies for service			anyone you consulte
abo	out seeking bankruptcy or	preparing a bankrup	tcy petition?			anyone you consulte
abo	but seeking bankruptcy or lude any attorneys, bankrup	preparing a bankrup	tcy petition?			anyone you consulted
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for service	s required in your bar	nkruptcy.	
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition?	s required in your bar		Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr	s required in your bar	nkruptcy.  Date payment	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr	s required in your bar	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	rpreparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address Person Who Made the Pay Person Who Was Paid Number Street	60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	60603 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	s required in your bar	Date payment or transfer was made	Amount of payment

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Deptor	1 Brandy	R	Merrifield	Case r	number <i>(if known)</i>			
	First Name	Middle Name	Last Name					
h	fithin 1 year before you filed for elp you deal with your creditors o not include any payment or trar	s or to make payn		ır behalf p	oay or transfer	any property to a	anyone	who promised t
·	No Yes. Fill in the details.							
L	Tes. I ili ili de details.		Description and value of any			Data	A	
			Description and value of an transferred	y property	y	Date payment or transfer was made	Amot	int of payment
	Person Who Was Paid		-					
	Number Street		-					
			-					
	City State	Zip Code						
	nd transfers that you have already  No  Yes. Fill in the details.		security (such as the granting of a sment.		3.4			
			Description and value of pro transferred	perty	Describe any payments rein exchange	r property or ceived or debts p	oaid	Date transfer was made
	Person Who Received Transfe	r	-					
	Number Street		-					
	City State Person's relationship to you	Zip Code	-					
	Person Who Received Transfe	r	-					
	Number Street		-					
	City State Person's relationship to you	Zip Code	-					
b	fithin 10 years before you filed beneficiary? These are often called asset-protections.		d you transfer any property to a	self-settle	ed trust or sim	ilar device of whi	ch you	are a
· [ <u>·</u>	No .	,						
L	Yes. Fill in the details.		Description and value of the	ne proper	ty transferred			Date transfer was made
	Name of trust							

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Merrifield Debtor 1 Brandy Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Merrifield Debtor 1 Brandy Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Brandy First Name	R	iddle Name	Merrifield Last Name	Case nu	umber (if known)	
		rirst Name	IVI	iddie Name	Last Name			
26.	Hav	e you been a party	y in any judicia	l or administrativ	e proceeding under	any environmental	law? Include settlements and order	rs.
	V	No						
	Ħ	Yes. Fill in the det	ails.					
				Cou	irt or agency	N	Nature of the case	Status of the
								case
		Case title						Pending
				Cou	ırt Name			
		Case number		Nur	nberStreet			On appeal
		Cado Hambol						Concluded
				City	State	Zip Code		_
Part	11:	Give Details Ab	oout Your Bu	siness or Conn	ections to Any Bu	siness		
					,			
27.	Witl	nin 4 years before	you filed for ba	ankruptcy, did yo	u own a business or	have any of the follo	owing connections to any business?	)
		A sole propri	etor or self-em	ploved in a trade.	profession, or other	activity, either full-ti	ime or part-time	
				-	or limited liability pa	-		
		A partner in a		,		(ш. )		
		ш .		aging executive o	f a corporation			
		_			y securities of a corp	oration		
		_			.,			
	✓	No. None of the a						
		Yes. Check all that	at apply above	and fill in the det	ails below for each b	usiness.		
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
								inder of frint.
		Business Name					EIN:	
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	Name of account	int of bookkeeper	From To	
		C,	O.C.C.	<b>p </b> 00 <b>_</b> 00			11011110	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	mber or ITIN.
		Business Name					EIN:	
							Date: It is a second of the se	
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	Name of account	int of bookkeeper	From To	
		J.,	O.C.C.	<b>p </b> 00 <b>u</b> 0			11011110	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	mber or IIIN.
		Business Name					EIN:	
		Number Street		<del></del>	Name of the same		Dates business existed	
		City	Ctoto	Zin Codo	Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	

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Debt	tor 1	Brandy		R	Merrifield	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
		Name			MM/DD/YYYY	
		Normalia are Otera at			_	
		Number Street				
		City	State	Zip Code	_	
		•	Oldio	<b>_</b> ,p		
Part	12:	Sign Below				
t	rue a	and correct. I unde	erstand that	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/	Brandy Merri			
		Signatu	ure of Debtor	1		Signature of Debtor 2
		Date 8	3/23/2017			Date
	N: al			V Ct - t t f	Financial Affaire for Individ	unda Filian fan Bankunstan (Official Farm 107)
_ L	Jia y	ou attach addition	ai pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	<b>✓</b> N	lo				
	☐ Y	'es				
	Did y	ou pay or agree to	pay someor	ne who is not an at	torney to help you fill out b	ankruptcy forms?
	<b>√</b> N	lo				
֓֞֞֜֜֜֜֓֓֓֓֓֓֓֓֓֓֜֜֜֜֓֓֓֓֓֓֓֡֜֜֜֡֓֓֓֓֡֜֜֡֓֓֡	_	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
n re	Brandy R Merrifield		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY	FOR DEBTOR
1	<ol> <li>Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on beha</li> </ol>	e year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	have received		\$350.00
	Balance Due			\$3,650.00
2	2. The source of the compensation pa	id to me was:		
	<b>Debtor</b>	Other (specify	y)	
3	3. The source of the compensation pa	id to me is:		
	<b>✓</b> Debtor	Other (specify	y)	
4	1. I have not agreed to share the a members and associates of my	bove-disclosed compensati law firm.	on with any other person unless th	ney are
		aw firm. A copy of the agreer	with a other person or persons who nent, together with a list of the nar	
5	5. In return for the above-disclosed fe	e, I have agreed to render leg	gal service for all aspects of the bar	nkruptcy case, including:
	<ul> <li>a. Analysis of the debtor's final bankruptcy;</li> </ul>	ncial situation, and renderin	g advice to the debtor in determini	ing whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	be required;
	c. Representation of the debto	or at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debto	r in adversary proceedings a	and other contested bankruptcy ma	atters;
6	6. By agreement with the debtor(s), th	e above-disclosed fee does i	not include the following services:	
		CERTIFI	CATION	
	I certify that the foregoing is a complotor(s) in this bankruptcy proceedings		ent or arrangement for payment to	me for representation of the
	8/23/2017		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor:
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 8/15/2017	
Signed:	
1s/ Brandy Merrifield Grandy Merrfuld	
	/s/ Angie Harb ( ) \ \
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
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  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/23/2017	
Signed:		
/s/ Bran	dy Merrifield	
		/s/ Angie Harb
Debtor(s	5)	Attorney for Debtor(s)

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# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

 You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Merrifield, Brandy R	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	8/23/2017	/s/ Merrifield, Bra	
		Merrifield, Brand Signature of Deb	•

NISSAN MOTOR ACCEPTANC PO BOX 660360 DALLAS, TX, 75266

FED LOAN SERV 400 Maryland Ave SW Washington, DC, 20202

VIRTUOSO SOURCING GROU 4500 E CHERRY CREEK SOUT DENVER, CO, 80246

Sprint P O Box 629023 El Dorado Hills, CA, 95762

Zingo Cash 200 Fairway Drive Vernon Hills, IL, 60061

COMENITY BANK/ASHSTWRT PO BOX 182789 COLUMBUS, OH, 43218

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

FALLS COLLECTION SVC PO BOX 668 GERMANTOWN, WI, 53022

REC SOLUTION PO BOX 699 NATCHEZ, MS, 39120

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602 HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

FIFTH THIRD PO Box 630784 Cincinnati, OH, 45263

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Princeton Park Homes 9119 S Stewart Ave Chicago, IL, 60620

Comenity Bank Po Box 182273 Columbus, OH, 43218

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Debtor 1 Brandy First Name	Middle Name	Merrifield	Case number (If known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	al primarily for a person  ly business debts? Bus  investment or through	al, family, or household siness debts are debts th the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter Press I am filing under Chapter expenses are paid that No.	er 7. Do you estimate that	after any exempt property distribute to unsecured cr	/ is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million ☑ \$0-\$50,000	\$10,000,00 \$50,000,00 \$100,000,00	-\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion \$500,000,001-\$1 billion
20. How much do you estimate your liabilities to be?  Part 78 Sign Below	\$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$50 million 1-\$100 million 01-\$500 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	of title 11, United States Code under Chapter 7.  If no attorney represents me as out this document, I have obta I request relief in accordance v I understand making a false st. connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,  /s/ Brandy Merrifield  Signature of Debtor 1	Chapter 7, I am aware the Lunderstand the relief and I did not pay or agreed and read the notice with the chapter of title 1 atement, concealing processe can result in fines 1519, and 3571.	at I may proceed, if eligit available under each che to pay someone who is e required by 11 U.S.C. 11, United States Code, operty, or obtaining monup to \$250,000, or improcess.	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
	Executed on 8/15/2017 MM / D	D / YYYY	Executed on	MM / DD / YYYY

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Fill in this info	mation to identify your	Case			
Debtor 1	Brandy		Merrifield		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States 6	Bankruptcy Court for the	: Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106D	ec		Check if t	
Declarat	ion About an	Individual Debto	r's Schedules	3	12/1:
If two married	people are filing toget	her, both are equally respons	sible for supplying correc	at information.	
Parein Sign		neone who is NOT an attorne	y to help you fill out bank	kruptcy forms?	nine a constant scoreto
V No					
Land Yes. I	Name of person		Attach Bankruptcy I Signature (Official F	Petition Preparer's Notice, Declaration, and iorm 119).	
Under per that they  /s/ Branco Signature of	are true and correct.  By Merrifield & Correct.  If Debtor 1	re that I have read the summ	ial ×	with this declaration and	
	DD/YYYY			M/DD/YYYY	

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Pirst Name  Middle Name  Last Name  R8. Within 2 years before you filed for bankruptcy, did you give a financial statement creditors, or other parties.  No Yes. Fill in the details below.  Date issued  Name  Number Street	to anyone about your business? Include all financial institutions,
No No No Date issued  Name  Number Street	to anyone about your business? Include all financial institutions,
Yes. Fill in the details below.  Date issued  Name  Number Street	
Name MM/DD/YYYY  Number Street	
Name MM/DD/YYYY  Number Street	
Number Street	
	· · · · · · · · · · · · · · · · · · ·
City State Zîp Code	
শিলি Sign Below	
I have read the answers on this Statement of Financial Affairs and any attachmen true and correct. I understand that making a false statement, concealing property a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20	, or obtaining money or property by fraud in connection with
/s/ Brandy Merrifield Krandy Merufuld	Signature of Debtor 2
Date 8/15/2017	Date
Did you attach additional pages to Your Statement of Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
☑ No	
Yes	
Did you pay or agree to pay someone who is not an attorney to help you fill out bar	nkruptcy forms?
No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Merrifield, Brandy	Case No.		
Debtor(s)		V430 (10		
		Chapter.	Chapter13	
	VERI	FICATION OF CREDITOR MAT	<b>TRIX</b>	
knowledge	he above named Debtors hereby v e.	erify that the attached list of creditors is tr	ue and correct to the best of their	
Date:	8/15/2017	/s/ Merrifield, Bra Merrifield, Brand Signature of Deb	y sama manguer	

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Debt	or 1 Brandy First Name	Middle Name	Merrifield Last Name	Case number (#known)	***************************************
16.	Calculate the median f	amily income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	f people in your household.	2		
17	household		To find	a list of applicable median income amounts, go online valso be available at the bankruptcy clerk's office.	\$66,487.00
17.	17a. Line 15b is less	than or equal to line 16c. On the		orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2),	1
	U.S.C. § 1325(	re than line 16c. On the top of pa b)(3). <b>Go to Part 3 and fill out</b> to r current monthly income from lin	Calculation of Disposa	c box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	
Pari	Galculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(	4)	
18.	Copy your total average	monthly income from line 11.			\$4,633.67
19.	Deduct the marital adju- commitment period under	istment if it applies. If you are in 11 U.S.C. § 1325(b)(4) allows	narried, your spouse is	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	>
		nent does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$4,633.67
20.	Calculate your current	monthly income for the year, F	ollow these steps:		
	20a. Copy line 19b.				\$4,633.67
	Multiply by 12 (the r	number of months in a year),			x 12
	20b. The result is your cu	ment monthly income for the year	r for this part of the for	1.	\$55,604.04
	20c. Copy the median far	mily income for your state and si	e of household from lir	e 16c.	\$66,487.00
21.	How do the lines compa	ire?			
	Line 20b is less than commitment period in	line 20c. Unless otherwise orders s 3 years. Go to Part 4.	ed by the court, on the	op of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I ded	clare under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
	/s/ Brandy Me	errifield Brandy M	Wrifield * 5	gnature of Debtor 2	
	Date 8/15/2017 MM/DD/Y	<del></del>	D	ate MM/DD/YYYY	:
		lo NOT fill out or file Form 122C- ill out Form 122C-2 and file it wi		of that form, copy your current monthly income from lin	ne 14